

I. Amendments to the Specification

On page 3, before line 22, insert, centered as a heading --**Summary of the Invention**--.

On page 4, before the first full paragraph, delete "**Summary of the Invention**".

The paragraph starting on page 13, line 8 is being amended as follows:

~~--Fig. 7 illustrates an implementation of the present invention facilitating an online~~
auction for a commodity and bundled financial instrument. A first bidder computer 70 and a second bidder computer 72 are connected via a computer network such as the Internet 74 to a tier-priced commodity transaction server 76. The tier-priced commodity transaction server 76 presents the first bidder computer 70 and the second bidder computer 72 ~~[[a]]~~ starting bids (personalized for each participating bidder) for a given commodity at a specified tier and an associated financial instrument. The potential bids are accepted by the tier-priced commodity transaction server 76 and the commodity and bundled financial instrument is sold to the highest bidder.--